

Information to identify the case:

Debtor 1	<u>Fred A. Angel Sr.</u>	Social Security number or ITIN	xxx-xx-7491
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21906-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred A. Angel Sr.

8/24/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Fred A. Angel, Sr.
DebtorCase No. 16-21906-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db +Fred A. Angel, Sr., 5131 East Willock Road, Pittsburgh, PA 15236-2238
 aty Calaiaro Valencik, 428 Forbes Avenue, Suite 900, Pittsburgh, PA 15219-1621
 aty +Pamela A. Carlos, Bennett, Bricklin & Saltzburg LLC, 1601 Market St. 16th Fl.,
 Philadelphia, PA 19103-2326
 cr +Baldwin-Whitehall School District, c/o Weiss Burkardt Kramer, LLC, 445 Fort Pitt Boulevard,
 Suite 503, PITTSBURGH, PA 15219, UNITED STATES 15219-1308
 md +Joel M. Helmrich, Dinsmore & Shohl, One Oxford Centre, Suite 2800,
 Pittsburgh, PA 15219-1400
 cr +Velocity Commercial Capital, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
 Warrington, PA 18976-3400
 14305003 +Baldwin-Whitehall School District, C/O Weiss Burkardt Kramer, LLC,
 Laura M. McCurdy, Esquire, 445 Fort Pitt Boulevard, Suite 503, Pittsburgh, PA 15219-1308
 14255912 +Borough of Baldwin, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14255913 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14243422 +Cynthia Angel, 341 Kramer Way, Pittsburgh, PA 15211-2007
 14241834 +Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
 14316297 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 14286113 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 14233460 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14274002 +Velocity Commercial Capital, c/o Seneca Mortgage Corporation, 611 Jamison Road,
 Elma, NY 14059-9392
 14233464 +Velocity Commercial Capital LLC, c/o M. Troy Freedman, Esquire, Stern & Eisenberg P.C.,
 1581 Main Street, Suite 200, Warrington, PA 18976-3400
 14307449 +Velocity Commercial Capital, LLC, Nationstar Mortgage LLC, PO Box 619096,
 Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:32:56 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Aug 25 2018 05:23:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14307548 +E-mail/Text: kburkley@bernsteinlaw.com Aug 25 2018 01:33:42 Duquesne Light Company,
 c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200,
 Pittsburgh, PA 15219-1945
 14235993 EDI: FORD.COM Aug 25 2018 05:23:00 Ford Motor Credit Company LLC, P. O. Box 62180,
 Colorado Springs, CO 80962
 14243423 EDI: FORD.COM Aug 25 2018 05:23:00 Ford Motor Credit, PO Box 542000,
 Omaha, NE 68154-8000
 14239956 EDI: RECOVERYCORP.COM Aug 25 2018 05:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr Borough of Baldwin
 cr Cynthia Angel
 cr Duquesne Light Company
 cr Nationstar Mortgage LLC
 intp The Cumberland Mutual Insurance Company
 cr VELOCITY COMMERCIAL CAPITAL, LLC, A CALIFORNIA LIM
 cr Velocity Commercial Capital, LLC
 cr* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 14236268* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
 Colorado Springs, CO 80962)
 14243424* Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
 14233461* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14233462* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14233463* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14243425* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14243426* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14243427* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14243428* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14243429* +Velocity Commercial Capital LLC, c/o M. Troy Freedman, Esquire, Stern & Eisenberg P.C.,
 1581 Main Street, Suite 200, Warrington, PA 18976-3400

TOTALS: 8, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Aug 24, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2018 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Fred A. Angel, Sr. asteidl@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not
ify.bestcase.com;rlager@steidl-steinberg.com
David Z. Valencik on behalf of Debtor Fred A. Angel, Sr. dvalencik@c-vlaw.com,
cylaw.ecf.dvalencik@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com
Donald R. Calaiaro on behalf of Attorney Calaiaro Valencik dcalaiaro@c-vlaw.com,
cylaw.ecf.dcalaiaro@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com
Donald R. Calaiaro on behalf of Debtor Fred A. Angel, Sr. dcalaiaro@c-vlaw.com,
cylaw.ecf.dcalaiaro@gmail.com;ah Heath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com
James Warmbrodt on behalf of Creditor VELOCITY COMMERCIAL CAPITAL, LLC, A CALIFORNIA LIMITED
LIABILITY COMPANY bkgroupp@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Jillian Nolan Snider on behalf of Creditor Cynthia Angel jsnider@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com
Jordan S. Blask on behalf of Creditor Cynthia Angel jblask@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pakb@logs.com
Laura M. McCurdy on behalf of Creditor Baldwin-Whitehall School District lmccurdy@wbklegal.com
Matthew James Burne on behalf of Creditor Cynthia Angel mburne@tuckerlaw.com,
agilbert@tuckerlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
William E. Miller on behalf of Creditor Velocity Commercial Capital, LLC
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
William E. Miller on behalf of Creditor Velocity Commercial Capital
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 17